



ICMA-RC Retirement and Financial Planning Seminars and Workshops

Offered exclusively by ICMA-RC's staff of
CERTIFIED FINANCIAL PLANNER™ Professionals

THE EARLY YEARS

Geared toward employees in the earlier stages of their careers and those who can benefit from basic financial information, these programs are designed to encourage sound personal financial management practices that will last a lifetime.

Seven Secrets of Personal Financial Success

What can you do now to get control of your money and achieve your financial goals? This program is a financial planning introduction and overview. It presents a checklist of common-sense financial strategies that have helped individuals and families meet their goals.

Money and Credit Matters

The way that you manage your money has a tremendous effect on your success in saving for and ultimately meeting your financial goals. Equally important and an extension of your money management skills is how you handle your credit rating. We will look at some concepts and strategies to consider when managing your finances.

Nine Ways to Make Your Investments Work for You

This program delves into the significance of understanding how to match your investments to your personal risk tolerance level. In addition, we will explore time tested investing strategies including: dollar cost averaging, diversification, and rebalancing as ways to help your retirement portfolio work harder for you.

Diversification, Asset Allocation and Your Investment Decisions

This program looks at the theory and practice of establishing a well-balanced long-term portfolio. We will discuss the necessary pieces of creating a portfolio such as risk tolerance, asset allocation, and setting a personal investment objective. Additionally, we will introduce the concepts of Modern Portfolio Theory and portfolio optimization as they apply to individual portfolios.

Managing Your Money Workshop

You work hard for your money. Managing your money includes finding ways to maximize every penny that you earn. By the end of this workshop, you will have practiced skills to help you identify your financial goals and design a budget which are critical steps to successful money management.

Managing Credit and Debt Workshop

You can buy virtually anything at any time with a credit card. However, it is also very easy to spend more money than you should. How you handle your credit has a big impact on how lenders view you and ultimately on how much they will charge you to borrow money. This workshop will help you learn more about how credit works and develop skills to manage credit and debt successfully.

Protecting Your Finances and Your Family Workshop

Life can throw you a curve ball when you least expect it. Adequately protecting yourself and your loved ones in case the "unexpected" happens is an important part of sound financial planning. This workshop will help you take steps to create a safety net for your family and finances.



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Your Future Is Up To You (A Workshop)

When you think about your future, what are some of the things that you want to do? Whatever your goals are, saving and investing your money can help you to achieve them. Understanding investments and identifying your investor "personality" will help you choose the right investments for your portfolio. This workshop will help you develop the skills you'll need to invest for your goals.

MID-CAREER YEARS

For employees that are established in their careers and those who have multiple financial goals. These programs help to further define personal and retirement goals in addition to building a strong personal balance sheet and choosing investments that meet individual situations.

Planning for Education Funding: An Overview

With educational costs outpacing inflation on an annual basis, what can you do to help your child pursue her or his dreams of a higher education? This program is an overview of popular savings vehicles that are used in paying for college expenses. We also touch upon other funding options and tax related credits and deductions that can help ease the weight of securing a post-secondary education.

Introduction to Planning for Retirement Investments

This program discusses essential investing concepts that should be understood as one builds their retirement portfolio. We also compare "traditional" taxed accounts to retirement savings to demonstrate the advantages of tax-deferral, growth, and compounding over time.

Building Your Retirement Portfolio: Investing in Mutual Funds

Mutual funds are often the preferred investment vehicles for retirement investors because of their many benefits, such as "instant" diversification. With so many funds to choose from, determining which ones fit your needs is confusing. This program discusses how to distinguish between mutual funds to help you make sensible fund selections.

Charting Your Course: A Retirement Planning Checkup

Where do you stand in preparing for retirement? No matter what stage in your career that you are currently in, it is time for a check-up to see how you are doing. What can you do now to make sure that your dreams become a reality? We will discuss actions to take in order to help you lay a solid foundation for making your retirement dreams come true.

Financial Focus on Women

As a demographic group, women experience a financial reality that necessitates a heightened sense of action. We will touch upon some facts concerning situations that women may face in the course of a lifetime. In addition, we will learn about common roadblocks that women (and the rest of the American population) must overcome to have a secured financial future.



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PRE-RETIREMENT YEARS

Aimed at employees who are approaching the final years before retirement and those who want to investigate decisions they will have to make as they transition to retirement or a second career. These programs

Reaching Your Dreams: 10 Critical Retirement Readiness Questions

How do you prepare for the transition from working full-time to working part-time or not working at all? This program reviews a practical checklist to consider as you approach the final years of your career. It is designed to help you focus on pertinent issues that you will encounter as you gear toward "retirement".

Secrets of Successful Retirement Investors

Studies have suggested that portfolios managed by "institutional" trustees (i.e. pension funds) have consistently outperformed portfolios that are managed by individual investors. This program explores the investment practices of institutions and encourages investors to understand their own investment behavior in order to adopt a Personal Investment Policy Statement.

Social Security Planning for Public Sector Employees

This presentation provides a brief history of Social Security and covers the basic rules/formulas that govern eligibility for benefits. In addition, we will explore the Windfall Elimination Provision and Government Pension Offset, which are exceptions that could affect the level of benefits that you (and your spouse) will receive from Social Security.

Planning for Retiree Health Care

Health care is the most commonly underestimated item in one's retirement plan budget. As the American life span continues to increase, it is expected that our health care costs will grow considerably in the future. Understanding Medicare benefits and limitations, long term care choices, and prospect for future cost increases will help us prepare for this critical retirement planning issue.

Financial Planning for the Nearly Retired with an Introduction to Estate Planning

This program discusses strategies to consider when making investment decisions as you move closer to retirement. We will also examine some of the most common critical financial concerns that people face when nearing retirement. In addition, we will explore how to coordinate basic estate planning considerations with your retirement decisions.

Thinking About Long Term Care

Statistics are that one in two people will have a need for long term care at some point in their lifetime. Given such overwhelming odds, why aren't more people considering Long Term Care Insurance in planning for their futures? We will explore some of the common misconceptions that are made about long term care.

How Much Will Retirement Cost? (A Workshop)

As you prepare for retirement, assessing your financial resources is important in determining how to make them work for you during your later years. This workshop is designed to help you answer the following questions: How much income will I need? Where will the income come from and how much can I expect? Upon completing this workshop, you will master the skills you'll need to take control of your finances to make your retirement a success.

Providing for Yourself & Loved Ones Workshop

The prospect of living without a regular paycheck may be a little unsettling. Making the right decisions about how to receive your retirement benefits and manage your retirement assets can take a lot of the uncertainty out of the transition. This workshop will help you to assess your resources and plan for how you will pay for the things you want to do in retirement.



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Setting Up Your Retirement Portfolio Workshop

You have probably been focused on growing your assets to make sure that they last for your entire lifetime. As retirement draws closer, you may find that your investment strategy changes from strictly growth to more of one to preserve those assets. This workshop is designed to help guide you in making the transition easily and successfully.

Investing For a Lifetime Workshop

Setting up and managing your retirement portfolio is critical in order to meet your income needs and achieve your personal retirement goals. This workshop is designed to help you assess your current portfolio and make any necessary changes based upon your needs and personal risk tolerance.

Putting Your Estate in Order Workshop

Estate planning is often treated as one of those subjects that most people prefer to avoid altogether. However, virtually everybody needs to do some planning regardless of their estate's size. This workshop will help you understand the basic steps you should take to put your estate in order -- and ensure that your wishes are carried out.

Health and Long-Term Care Planning Workshop

Thanks to advances in medical care and the conscious decision to take better care of ourselves through diet and exercise, we are living longer than past generations. The costs associated with maintaining good health, however, is getting more and more expensive. This workshop will help you take a look at health and long-term care insurance as you consider decisions about your future health care.

IN- RETIREMENT YEARS

Designed for retirees and anyone who desires financial information about situations and challenges that retirees face. These programs concentrate on critical issues such as making retirement funds last and the essentials of estate planning.

Planning for the Unthinkable: Estate Planning

Simply stated, estate planning is the process of creating a master plan to grow, preserve and ultimately "give out" your assets – both during your lifetime and at your death. This program discusses basic estate planning concepts to help ensure that your assets are disbursed according to your wishes.

Managing Your Income in Retirement

This program examines key concepts that everyone should master when faced with managing their income during retirement - starting with expenses. We also explore portfolio management and effectively utilizing sources of income to establish a sufficient withdrawal strategy.

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